App No.: 09/497,142

Docket No.: 482772000500

Inventor: Kirk WATKINS
Title: SYSTEM AND METHOD FOR USING A PAYROLL
DEDUCTION CARD AS PAYMENT INSTRUMENT



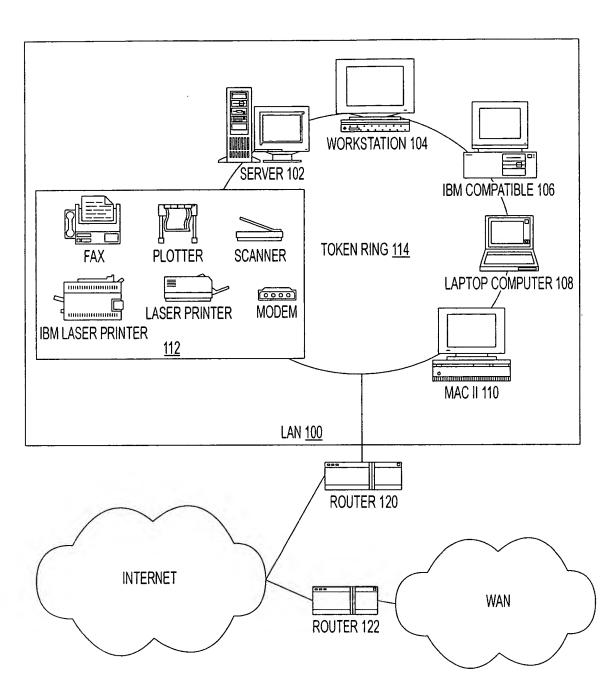


FIG. 1

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TCP/IP LAYERING MODEL

FIG. 2

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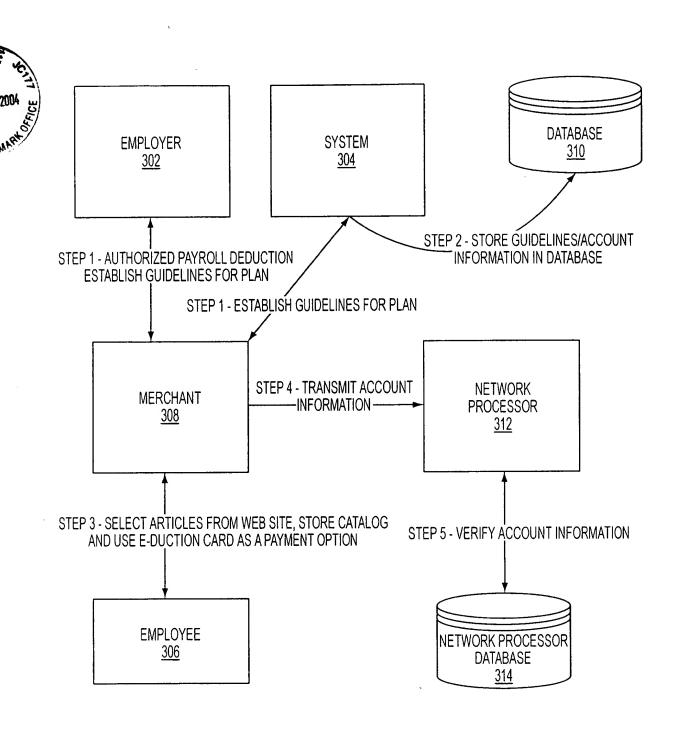


FIG. 3

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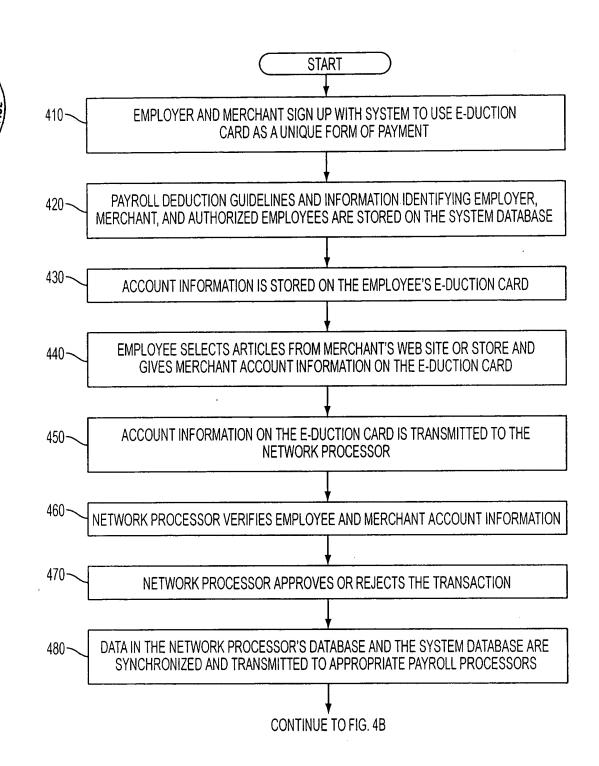


FIG. 4A

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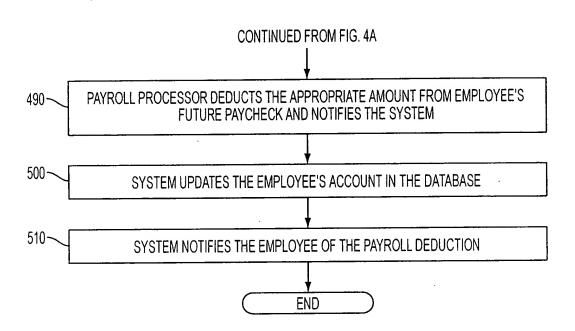


FIG. 4B